



6714-01-P

## **FEDERAL DEPOSIT INSURANCE CORPORATION**

### **Agency Information Collection Activities: Submission for OMB Review; Comment**

#### **Request Re: Information Collection for Qualitative Research**

**AGENCY:** Federal Deposit Insurance Corporation (FDIC).

**ACTION:** Notice and request for comment.

**SUMMARY:** In accordance with the requirements of the Paperwork Reduction Act (PRA) of 1995 (44 U.S.C. chapter 35), the FDIC may not conduct or sponsor, and the respondent is not required to respond to, an information collection unless it displays a currently valid Office of Management and Budget (OMB) control number. As part of its continuing effort to reduce paperwork and respondent burden, the FDIC invites the general public and other Federal agencies to take this opportunity to comment on its submission to OMB of a request for approval of a proposed new generic collection of information from persons who may participate in interviews, financial service focus groups, and cognitive testing sessions. On June 19, 2013 (78 FR 36779), the FDIC requested comment for 60 days on a proposed new information collection entitled *Information Collection for Qualitative Research*. No comments were received on the proposal. The FDIC hereby gives notice of submission of its request to OMB to establish the collection.

**DATES:** Comments must be submitted on or before [INSERT DATE 30 DAYS FROM DATE OF PUBLICATION IN THE FEDERAL REGISTER].

**ADDRESSES:** Interested parties are invited to submit written comments to the FDIC by any of the following methods:

- <http://www.FDIC.gov/regulations/laws/federal/notices.html>
- *Email:* [comments@fdic.gov](mailto:comments@fdic.gov) Include the name of the collection in the subject line of the message.
- *Mail:* Leneta G. Gregorie (202-898-3719), Counsel, Room NY-5050, Federal Deposit Insurance Corporation, 550 17<sup>th</sup> Street N.W., Washington, D.C. 20429.
- *Hand Delivery:* Comments may be hand-delivered to the guard station at the rear of the 17<sup>th</sup> Street Building (located on F Street), on business days between 7:00 a.m. and 5:00 p.m.

All comments should reference “Information Collection for Qualitative Research.” A copy of the comments may also be submitted to the OMB desk officer for the FDIC: Office of Information and Regulatory Affairs, Office of Management and Budget, New Executive Office Building, Washington, D.C. 20503.

**FOR FURTHER INFORMATION CONTACT:** Leneta Gregorie, at the FDIC address above.

## **SUPPLEMENTARY INFORMATION:**

### **Proposal for the following new generic collection of information:**

*Title:* Information Collection for Qualitative Research

*OMB Number:* 3064-NEW.

*Affected Public:* Consumers and financial services providers.

*Estimated Annual Number of Respondents:* 760.

*Estimated Average Time per Response:* 2.94 hours (varying from 1 to 3.5 hours, including, where applicable, travel time and intake form).

*Total Estimated Annual Burden:* 2235 hours.

*General Description of Collection:* The FDIC plans to collect information from consumers and financial services providers through qualitative research methods such as focus groups, in-depth interviews, and/or qualitative virtual methods. The information collected will be used to deepen the FDIC's understanding of the knowledge, experiences, behaviors, capabilities, and preferences of consumers of financial services. These qualitative research methods will also contribute to the FDIC's understanding of how consumers, including those who are financially underserved, use a range of different types of bank and non-bank financial services. Interviews of financial services providers are intended to provide greater insight into the providers' perceptions of the opportunities and challenges of providing an array of financial services and products. These qualitative methods will also provide an opportunity to test and improve other survey efforts conducted by the FDIC. For instance, it could help identify specific financial services and terminology used by consumers and financial industry professionals to improve FDIC's

economic inclusion survey instruments (OMB Control Nos. 3064-0158 and 3064-0167).

The FDIC does not intend to use qualitative research to measure or quantify results.

Participation in this information collection will be voluntary and conducted in-person, by phone, or using other methods, such as virtual technology. The FDIC plans to retain an experienced contractor(s) to recommend the most appropriate collection method based on the objectives of each qualitative research effort. It is likely that each qualitative research effort will include a short intake form (1 or 2 pages long). The FDIC will consult with OMB regarding each specific information collection during the approval period. This voluntary collection of information will put a slight burden on a very small percentage of the public. The FDIC estimates that, over the three year clearance period of this request, it may conduct annually up to 50 focus groups, 110 one-on-one in-person or phone interviews, four cognitive testing sessions, and one virtual survey for a variety of projects associated with financial services.

#### Request for Comment

Comments are invited on: (a) Whether the collection of information is necessary for the proper performance of the FDIC's functions, including whether the information has practical utility; (b) the accuracy of the estimates of the burden of the information collection, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the information collection on respondents, including through the

use of automated collection techniques or other forms of information technology. All comments will become a matter of public record.

Dated at Washington, D.C., this 19th day of December, 2013.

Federal Deposit Insurance Corporation.

Robert E. Feldman,  
Executive Secretary.

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